

RECOMMENDED STEPS FOR CLAIMANTS WHOSE PERSONAL INFORMATION HAS BEEN COMPROMISED:

- Follow the recommendations of the Federal Trade Commission, which are available at www.ftc.gov.
- Place a fraud alert on your credit file by contacting one of the three major credit bureaus. Their contact information is provided below under "Placing a Fraud Alert on Your File".
- Obtain a credit report from each of the three credit bureaus at www.annualcreditreport.com. You are entitled to one free annual report from each credit bureau.

PLACING A FRAUD ALERT ON YOUR CREDIT FILE

If your personal information was compromised, you may want to consider placing a fraud alert on your credit file.

What is a fraud alert?

A fraud alert helps protect you against the possibility of an identity thief opening new credit accounts in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that there may be fraud on the account. This alerts the merchant to take steps to verify the identity of the applicant.

How to place a fraud alert on your credit file: You can place a fraud alert on your credit file at each of the three major credit bureaus by contacting any one of the toll-free fraud numbers below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three bureaus.

The contact information for the credit bureaus is:

Equifax	888-766-0008	www.equifax.com
Experian	888-397-3742	www.experian.com
TransUnion	800-680-7289	www.transunion.com

You will be sent instructions on how to get a copy of your report from each of the credit bureaus. As a possible victim of identity theft, you will not be charged for these copies. Even if you do not initially find any signs of fraud on your reports, we recommend that you review your credit reports carefully every three months for the next year. Just call the numbers above to order your reports and keep the fraud alert in place.

Check for accounts you don't recognize in your credit report. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. (Some companies bill under names other than their store names. The credit bureau will be able to tell you when that is the case.) And look in the "personal information" section for

inaccurate information (such as your home address and Social Security number). Errors in this information may be a warning sign of possible identity theft.

APPLYING THE FTC'S RECOMMENDATIONS

If you believe your identity has been stolen, the U.S. Federal Trade Commission ("FTC") recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. Use the FTC's ID Theft Affidavit (available at www.consumer.gov/idtheft) when you dispute new unauthorized accounts.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others that may require proof of the identity theft crime.
- File your concern with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for their investigations. By filing a concern, it helps the FTC learn more about identity theft and the problems victims are having so FTC representatives can better assist you.

The FTC's Identity Theft Hotline toll-free number is 1-877-IDTHEFT (1-877-438-4338) or you can visit their website at www.ftc.gov.